

METHODS AND SYSTEMS FOR EFFICIENTLY
SAMPLING PORTFOLIOS FOR OPTIMAL
UNDERWRITING

ABSTRACT OF THE DISCLOSURE

5 A method of valuation of large groups of assets by partial full
underwriting, partial sample underwriting and inferred values of the remainder using
an iterative and adaptive supervised and unsupervised statistical evaluation of all
assets and statistical inferences drawn from the evaluation and applied to generate the
inferred asset values. Individual asset values are developed and listed in relational
10 tables so that individual asset values can be rapidly taken from the tables and quickly
grouped in any desired or prescribed manner for bidding purposes.. The assets are
collected into a database, divided into categories by credit variable, subdivided by
ratings as to those variables and then rated individually. The assets are then regrouped
according to a bidding grouping and a collective valuations established by cumulating
the individual valuations.